

BEACON TRUST, SERIES 2013-1
PERFORMANCE HISTORY OF THE RECEIVABLES

The following data has been compiled from Series 2013-1 unless otherwise indicated and is subject to change.
The Receivables are comprised of consumer finance loans for the purchase of personal or movable property or services.

CANADIAN RETAIL ORIGATION CHARACTERISTICS

	2014 ⁷	2015	2016	2017	FOR THE PERIOD JANUARY 2018 TO SEPTEMBER 2018
Number of consumer loans purchased	2,788	446	745	928	173
Aggregate original principal balance	\$13,959,764	\$3,587,419	\$4,631,621	\$5,069,207	\$1,195,515
Weighted average term in months^{1,3}	51	54	51	50	53
Weighted average Beacon® credit score at origination^{1,2}	635	625	647	657	652

Notes:

- 1 - weighted averages are weighted by the original principal balance of each receivable
- 2 - weighted average excludes receivables for which a Beacon® credit score was not available
- 3 - based on remaining term at time of purchase

DELINQUENCY, AND REALIZED LOSS EXPERIENCE

Average number of contracts outstanding¹	1,582	2,412	2,402	2,513	2,414
Average portfolio outstanding during the period²	\$7,065,256	\$11,233,183	\$11,027,017	\$10,996,136	\$10,234,096

DELINQUENCIES

Average value of delinquencies³					
31–60 days	\$8,233	\$28,189	\$43,862	\$51,489	\$55,571
61–90 days	\$4,969	\$19,846	\$32,507	\$44,194	\$49,933
91–120 days	\$3,315	\$14,746	\$26,075	\$37,480	\$44,870
> 120 days	\$3,779	\$34,441	\$95,126	\$201,631	\$398,012
Average value of delinquencies as a percentage of average number of contracts outstanding					
31–60 days	0.12%	0.25%	0.40%	0.47%	0.54%
61–90 days	0.07%	0.18%	0.29%	0.40%	0.49%
91–120 days	0.05%	0.13%	0.24%	0.34%	0.44%
> 120 days	0.05%	0.31%	0.86%	1.83%	3.89%

DELINQUENCY AND REALIZED LOSS EXPERIENCE

FOR THE PERIOD
JANUARY 2018 TO
SEPTEMBER 2018

	2014 ⁷	2015	2016	2017	
REALIZED LOSSES					
Realized Losses⁴	\$208,163	\$495,487	\$572,646	\$379,866	\$332,166
Realized Losses as a percentage of average portfolio outstanding	2.95%	4.41%	5.19%	3.45%	3.25%
Gross liquidations⁵	\$2,552,651	\$3,930,590	\$4,685,792	\$5,071,965	\$3,460,802
Realized Losses as a percentage of gross liquidations⁵	8.15%	12.61%	12.22%	7.49%	9.60%
Number of contracts charged off	53	137	154	127	96
Number of contracts charged off as a percentage of average number of contracts outstanding	3.35%	5.68%	6.41%	5.05%	3.98%
Average Realized Loss on contracts charged off	\$3,928	\$3,617	\$3,718	\$2,991	\$3,460
Three month average Realized Loss Ratio⁶	5.30%	4.27%	3.83%	4.16%	4.84%
Six month average Realized Loss Ratio⁶	2.93%	4.97%	4.50%	3.44%	4.19%

Notes:

- 1 - average of the number of contracts outstanding at the beginning and end of each month in the period
- 2 - average of the aggregate principal balance of contracts outstanding at the beginning and end of each month in the period
- 3 - average of the dollar value of contracts delinquent at the beginning and end of each month in the period
- 4 - aggregate realized losses are equal to the aggregate balance of all contracts deemed uncollectible in the period less any amounts received in the period on contracts charged off in current or prior periods
- 5 - gross liquidations are principal collections and chargeoffs that reduce the outstanding balance of the contract
- 6 - as at period end date
- 7 - for the period December 2013 to December 2014

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Beacon® credit scores		As at December 31, 2017		As at September 30, 2018	
		\$	% of Total	\$	% of Total
	>750	663,079	6.02%	486,128	5.56%
700	749	900,894	8.18%	692,637	7.92%
650	699	2,217,494	20.14%	1,761,631	20.15%
600	649	3,258,958	29.60%	2,469,581	28.24%
550	599	1,922,367	17.46%	1,509,399	17.26%
500	549	744,834	6.77%	525,010	6.00%
	NA ¹	1,302,307	11.83%	1,300,260	14.87%
		11,009,933	100.00%	8,744,646	100.00%

1. NA represents consumers where there was no credit bureau available or where available, no score provided

Interest Rates		As at December 31, 2017		As at September 30, 2018	
		\$	% of Total	\$	% of Total
	>40%	4,601	0.04%	2,935	0.03%
35%	39.99%	925,473	8.41%	692,245	7.92%
30%	34.99%	691,151	6.28%	936,751	10.71%
25%	29.99%	2,311,726	21.00%	1,441,957	16.49%
20%	24.99%	3,078,291	27.95%	2,325,368	26.60%
15%	19.99%	2,056,400	16.68%	1,512,347	17.29%
10%	14.99%	205,100	1.86%	142,554	1.63%
<10%		1,737,191	15.78%	1,690,489	19.33%
		11,009,933	100.00%	8,744,646	100.00%

Geographical Distribution		As at December 31, 2017			As at September 30, 2018		
	#	\$	% of Total	#	\$	% of Total	
AB	678	2,820,062	25.61%	553	2,143,948	24.52%	
BC	220	951,520	8.64%	187	798,558	9.13%	
MB	117	448,404	4.07%	100	426,445	4.88%	
NB	62	428,938	3.90%	63	409,497	4.68%	
NL	50	269,997	2.45%	42	177,291	2.03%	
NS	66	409,183	3.72%	55	322,466	3.69%	
NT	4	31,940	0.29%	3	22,558	0.26%	
NU	-	-	0.00%	-	-	0.00%	
ON	1,135	4,459,578	40.50%	917	3,380,168	38.65%	
PE	10	39,323	0.36%	8	32,237	0.37%	
QC	79	405,001	3.68%	83	383,270	4.38%	
SK	154	740,983	6.73%	135	648,208	7.41%	
YT	1	5,004	0.05%	-	-	0.00%	
		2,576	11,009,933	100.00%	2,146	8,744,646	100.00%

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Beacon® credit scores		As at December 31, 2014		As at December 31, 2015		As at December 31, 2016	
		\$	% of Total	\$	% of Total	\$	% of Total
>750		635,909	5.57%	498,352	4.50%	567,943	5.16%
700	749	623,688	5.47%	571,624	5.17%	732,479	6.65%
650	699	2,151,268	18.85%	2,101,086	18.99%	2,080,982	18.90%
600	649	3,997,790	35.04%	3,924,429	35.45%	3,670,274	33.32%
550	599	2,281,994	20.00%	2,229,168	20.14%	2,041,224	18.54%
500	549	1,000,413	8.77%	957,866	8.66%	881,282	8.00%
	NA ¹	718,970	6.30%	784,336	7.09%	1,038,506	9.43%
		11,410,032	100.00%	11,066,861	100.00%	11,012,690	100.00%

1. NA represents consumers where there was no credit bureau available or where available, no score provided

Interest Rates		As at December 31, 2014		As at December 31, 2015		As at December 31, 2016	
		\$	% of Total	\$	% of Total	\$	% of Total
>40%		41,427	0.36%	44,556	0.40%	19,076	0.17%
35%	39.99%	1,297,281	11.37%	1,457,108	13.17%	1,310,999	11.90%
30%	34.99%	153,818	1.35%	379,211	3.43%	543,339	4.93%
25%	29.99%	4,859,137	42.59%	3,642,992	32.91%	2,881,587	26.19%
20%	24.99%	880,458	7.72%	1,188,305	10.74%	1,516,974	13.77%
15%	19.99%	2,244,7368	19.67%	2,571,148	23.23%	2,582,905	23.45%
10%	14.99%	5,627	0.75%	138,944	1.26%	179,669	1.63%
<10%		1,847,548	16.19%	1,644,597	14.86%	1,978,141	17.96%
		11,410,032	100.00%	11,066,861	100.00%	11,012,690	100.00%

Geographical Distribution		As at December 31, 2014			As at December 31, 2015			As at December 31, 2016		
		#	\$	% of Total	#	\$	% of Total	#	\$	% of Total
AB	656	2,963,387	25.97%	668	3,106,832	28.07%	637	2,781,808	25.26%	
BC	234	1,141,856	10.01%	207	931,109	8.41%	204	842,753	7.65%	
MB	77	267,251	2.34%	73	261,334	2.36%	107	378,211	3.43%	
NB	35	203,946	1.79%	27	153,439	1.39%	49	360,700	3.28%	
NL	56	295,461	2.59%	48	307,729	2.78%	45	253,161	2.30%	
NS	64	342,413	3.00%	62	324,788	2.93%	70	401,644	3.65%	
NT	9	46,382	0.41%	7	30,219	0.27%	4	40,366	0.37%	
NU	-	-	0.00%	-	-	0.00%	-	-	0.00%	
ON	1,155	5,536,065	48.51%	1,100	5,232,367	47.30%	1,110	4,775,285	43.35%	
PE	2	9,291	0.08%	3	15,435	0.14%	7	37,003	0.34%	
QC	26	139,879	1.22%	41	259,324	2.34%	83	476,101	4.32%	
SK	129	458,247	4.02%	116	427,198	3.86%	135	650,682	5.91%	
YT	1	6,854	0.06%	2	17,087	0.15%	2	14,976	0.14%	
		2,444	11,410,032	100.00%	2,354	11,066,861	100.00%	2,453	11,012,690	100.00%